

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: EVELIO RIVERA-RAMOS	§	Case No. 1:18-bk-04011
MONALISA RIVERA	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/25/2018.
- 2) The plan was confirmed on 08/15/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/09/2020, 07/24/2023.
- 5) The case was dismissed on 08/31/2023.
- 6) Number of months from filing or conversion to last payment: 55.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 48,649.44	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 48,649.44

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,595.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,553.33	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,148.33
Attorney fees paid and disclosed by debtor(s):	\$ 405.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PAUL MURPHY-AHLES ESQUIRE	Lgl	0.00	NA	NA	3,595.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	4,104.38	4,104.86	4,104.86	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	90.14	89.71	89.71	0.00	0.00
WELLSPAN HEALTH	Uns	1,128.04	4,471.41	4,471.41	0.00	0.00
WEST MANCHESTER TOWNSHIP	Sec	7,500.00	8,375.77	8,375.77	7,656.07	0.00
FIRST NATIONAL BANK OF PA	Uns	463.00	463.83	463.83	0.00	0.00
CROSSCHECK, INC	Uns	272.35	272.35	272.35	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	549.00	549.37	549.37	0.00	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	477.00	477.03	477.03	0.00	0.00
COLUMBIA GAS OF PA	Uns	685.07	1,968.70	1,968.70	0.00	0.00
GLOBAL LENDING SERVICES LLC	Sec	19,654.00	18,267.77	0.00	0.00	0.00
FIRSTENERGY	Uns	2,988.35	5,077.21	5,077.21	0.00	0.00
PHH MORTGAGE CORPORATION	Sec	0.00	NA	NA	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	2,791.91	2,738.58	2,738.58	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	2,170.70	2,170.70	0.00	0.00
PHH MORTGAGE CORPORATION	Sec	0.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	613.00	988.71	988.71	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	130.00	130.17	130.17	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
RESURGENT CAPITAL SERVICES	Uns	393.00	393.63	393.63	0.00	0.00
PHFA/HEMAP	Sec	0.00	28,907.94	0.00	0.00	0.00
PHH MORTGAGE CORPORATION	Sec	246,157.28	258,115.77	36,702.76	33,549.03	0.00
PHH MORTGAGE CORPORATION	Sec	78,386.09	82,835.70	877.79	296.01	0.00
AWESOME AUTOS & TRUCKS	Sec	8,000.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE, LP	Uns	933.69	NA	NA	0.00	0.00
MS HERSHEY MEDICAL CENTER	Uns	66.16	NA	NA	0.00	0.00
AMSHER COLLECTION SERVICES	Uns	4,542.00	NA	NA	0.00	0.00
CASHNET USA	Uns	750.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Uns	911.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Uns	355.00	NA	NA	0.00	0.00
ENHANCED RECOVERY COMPANY,	Uns	1,964.00	NA	NA	0.00	0.00
ENHANCED RECOVERY COMPANY,	Uns	1,078.00	NA	NA	0.00	0.00
KEYSTONE COLLECTIONS	Uns	223.00	NA	NA	0.00	0.00
MS HERSHEY MEDICAL CENTER	Uns	23.12	NA	NA	0.00	0.00
MS HERSHEY MEDICAL CENTER	Uns	115.61	NA	NA	0.00	0.00
MS HERSHEY MEDICAL CENTER	Uns	529.68	NA	NA	0.00	0.00
MS HERSHEY MEDICAL CENTER	Uns	41.97	NA	NA	0.00	0.00
MS HERSHEY MEDICAL CENTER	Uns	43.11	NA	NA	0.00	0.00
NATIONAL GENERAL INSURANCE	Uns	310.38	NA	NA	0.00	0.00
NATIONAL GENERAL INSURANCE	Uns	43.72	NA	NA	0.00	0.00
SEITZ ORAL & MAXILLOFACIAL	Uns	77.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 37,580.55	\$ 33,845.04	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 8,375.77	\$ 7,656.07	\$ 0.00
TOTAL SECURED:	\$ 45,956.32	\$ 41,501.11	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 23,896.26	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,148.33	
Disbursements to Creditors	\$ 41,501.11	
TOTAL DISBURSEMENTS:		\$ 48,649.44

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/11/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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